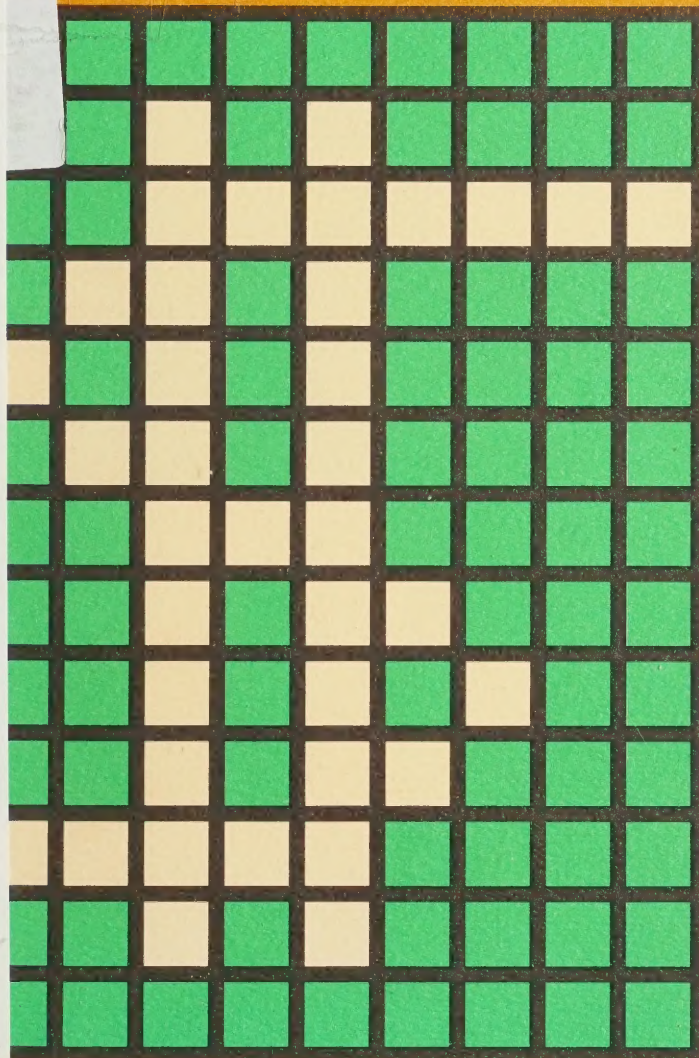


CA20N
NA
-Z010

GOVT



4

The Business Guide 1989-90


Financial and Advisory
Assistance for
Northern Entrepreneurs



Ontario

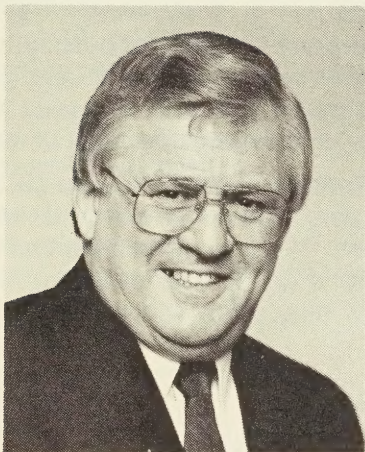
Ministry of
Northern Development
and Mines

René Fontaine,
Minister of Northern Development



Digitized by the Internet Archive
in 2022 with funding from
University of Toronto

<https://archive.org/details/31761115479123>



Identifying — and then making the correct choice — from the wide range of programs available to assist and advise business people and entrepreneurs can sometimes be a challenge. That's why the Ministry of Northern Development and Mines publishes "The Business Guide," to provide you with a quick, easy-to-read reference to selecting the right program for your needs.

Last year's first edition of the Guide and its French-language companion ("Le Guide des entrepreneurs") were extremely well-received, and I am confident that this year's revised and expanded versions — with information on more than 130 local, provincial and federal agencies and programs — will be even more helpful.

There are, for example, details on programs offered by provincial ministries and agencies, including the Ministries of Industry, Trade and Technology, Tourism and Recreation, and Skills Development, plus the Northern Ontario Heritage Fund.

The Guide sorts out who to contact for help with advisory services, marketing plans, product research, loans and grants. If you're still unsure after checking the Guide, please give us a call. Our Ministry's development offices are listed on page 43, and our staff will be pleased to assist you.

In the last 12 years, nearly three quarters of the increase in employment in Ontario has come from small business. Maintaining this trend is critical to ensuring sustained economic opportunity and development in the North.

The Government of Ontario is committed to helping business people and entrepreneurs clear the hurdles that are often associated with starting a new venture. We want to see new jobs and wealth created in Northern Ontario, and we wish you good luck with the important and rewarding task you have ahead!

René Fontaine
Minister of Northern Development

Glossary of Terms

Business Development Centre/Corporation: An office established under the Federal Government's Community Futures Program to deliver the components of the program (see Business Guide for details).

Municipal Economic Development Office: An office established by the municipality to encourage and attract economic development activities to the community.

Municipal Economic Development Corporation: A legal entity created under law, that can own property, borrow money and enter into contracts. The corporation is charged by the municipality to carry out the economic development activities in the community. The relationship between municipality and corporation is usually spelled out in a contract.

Venture Capital: Capital available for investment in the ownership of new enterprise. Generally, an equity position is taken, however, this term is also applied to investments in new enterprises.

Debt Financing: Loan or loan guarantee with established repayment and interest rate terms.

Equity Investment: An investment involving the purchase of shares or real interest in a business or company with the expectation of a return.

Grant: A financial contribution to a project for which repayment is not expected. Generally, the proponent is expected to contribute a portion of the project cost.

Forgiveable Loan: A loan which may be forgiven provided that certain agreed-upon performance measures are met.

Reference:

MacInnis, Lyman J.: *A Handbook of Business Terminology*; General Publishing Company Ltd., Don Mills, Ontario 1978.

Preface

The purpose of this brochure is to acquaint business people and entrepreneurs in a very general way with the various programs available to assist them in streamlining or expanding an existing operation or starting a new venture.

It is intended to be only a quick reference index that outlines in very brief terms some of the key components of the programs. The user should contact the various agencies listed inside to get further details of the programs and to determine if they apply to his/her individual case.

June, 1989

Version française disponible.

Assistance For Entrepreneurs in Northern Ontario

Program or Agency Name	Page	Program or Agency Name	Page
Northern Ontario Heritage Fund	4 - 6	Indian and Northern Affairs Canada	32
Norfund, Single Industry Communities, New Technology/Special Projects		Indian Economic Development, Training on the Job, Band Economic Development Officers	
Ministry of Northern Development and Mines	7	Canadian Executive Service Organization	33
Ontario Mineral Incentive Program, Ontario Prospectors Assistance Program		Canadian Native Program	
Northern Ontario Resource Transportation Program	8	First Nations Technical Institute	33
Ministry of Industry, Trade and Technology	9	Indian Agriculture Program of Ontario	33
Counselling Service, New Ventures, University Small Business Consulting Service, Trade Expansion Fund		Indian Art-I-Crafts of Ontario	33
Destinations North	10	Northern Native Small Business Development Program	34 - 35
Large Scale Tourism Development, Capital Construction Assistance		Capital Costs, Start-up Costs, Feasibility Studies	
Small Business Development Corporations	11	Northern Ontario Native Tourism Association	35
Resource Technology Centre	11	Ontario Indian Wild Rice Development Agency	35
Innovation Ontario Corporation	11	Canadian Council for Native Business	36
AgriNorth	12 - 13	Northern Native Internship, Counselling Assistance	
Land Drainage, Forage Production, Fruit and Vegetable Production, Agrifood Enterprises, New Technology Demonstrations, Market Development Activities, District Development Activities		Nishnawbe-Aski Development Fund	37
Chambers of Commerce Energy Management	14	Industry, Science and Technology Canada	37 - 38
Ministry of Energy	15 - 17	Small Business Loans, Defence Industry Productivity, Export Market Development, Business Opportunities Sourcing, Native Economic Development, Business Services	
Industrial Energy Services, Industrial Process Applications, Northern Ontario Wood Energy, Small Hydro, Energy from Waste, Enersearch		FedNor	38 - 39
Northeast Enterprise Centre	18	Rural Small Business, CORE Industrial, Procurement Initiative, Loan Insurance	
Northwest Enterprise Centre	18	National Research Council	40
Physical Distribution Consulting Service	18	Industrial Research Assistance	
Northern Ontario Development Corporation	19	External Affairs	41
Financing for Industry, Assistance for Exporters, Tourism Financing, Counselling		Technology Inflow	
Municipal Economic Development Offices	20 - 23	Canadian Exploration Incentive Program	41
Business Development Centres	24 - 27	Federal Business Development Bank	42 - 43
Chambers of Commerce - Regional Organizations	28	Financial Assistance, Counselling Assistance for Small Enterprise, Information, Training	
Canada Opportunities Investment Network, Small Business Sounding Board		Employment and Immigration Canada	43
Innovation North	29	Industrial Adjustment Service	
Ontario's Training Strategy	29 - 31	Canada Employment Centre	44 - 45
Ontario Skills, Basic Skills in the Workplace, Transitions, Access to Training, Youth Venture Capital, Student Venture Capital, Futures		Job Development, Unemployment Insurance Job Creation, Skill Investment, Skill Shortages, Summer Employment/Experience	
		Northern Development Offices	46

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
NORTHERN ONTARIO HERITAGE FUND Norfund Small Business Incentives	Business start-up or expansion for job creation and/or stabilization.			•	•		•				•	Interest-free forgive- able loans up to a maximum of 50% of approved capital costs or \$50,000, whichever is less. Amounts greater than \$50,000 may be considered in repayable loans.	Northern Ontario Heritage Fund Corporation 444 Queen St. E. Sault Ste. Marie, Ontario P6A 1Z7 (705) 942-8004 1-800-461-8329 or the nearest office of the Ministry of Northern Development and Mines
Industrial Infrastructure	To provide infra- structure for small business.			•	•		•					Interest-free forgive- able loans up to a maximum of 50% of approved capital costs or \$100,000, whichever is less.	
Resource Diversification and Development	To diversify or expand the use of a natural resource.	•					•					Up to 75% of approved capital costs up to \$75,000.	
Tourism Development Planning and Feasibility Studies	Development of tourism projects of regional significance.	•					•					Up to 100% of actual cost depending on degree of proprietary interest in the result. <i>continued . . .</i>	

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
<i>. . . continued</i>													
Tourism Facilities Marketing	To develop and implement a marketing strategy.		•				•					Up to 50% of approved marketing costs or \$20,000 over 2 years, whichever is less.	See previous page.
Regional Events or Attractions Marketing	Marketing assistance for regionally signifi- cant attractions/events.		•				•						
Single Industry Communities	Assist single industry or resource depen- dent communities deal with economic disruptions such as mine closure or mill downsizing.	•		•	•	•	•				•	<ul style="list-style-type: none">• For Northern Ontario communi- ties, corporations, groups and firms.• Long-term plan- ning for anticipated economic disrup- tions.• Additional assist- ance beyond exist- ing government programs.	Northern Ontario Heritage Fund Corporation 444 Queen St. E. Sault Ste. Marie, Ontario P6A 1Z7 (705) 942-8004 1-800-461-8329
												<i>continued . . .</i>	

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
<i>. . . continued</i> New Technology/ Special Projects	<ul style="list-style-type: none">• Supports research and development of new technology, especially in the resource sector.• Innovative long-term projects to stimulate development and diversification.	•		•	•		•				•	<ul style="list-style-type: none">• For research and development to improve productivity, increase product value and competitiveness.• Research, product development and engineering projects by small businesses.• Resource industries, small businesses and research or educational institutions are eligible.	Northern Ontario Heritage Fund Corporation 444 Queen St. E. Sault Ste. Marie, Ontario P6A 1Z7 (705) 942-8004 1-800-461-8329

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	FINANCIAL						
							Grants	Venture Capital	Equity Investment	Debt Financing			
MINISTRY OF NORTHERN DEVELOPMENT AND MINES Ontario Mineral Incentive Program (OMIP)	To assist junior mining companies and individuals who are doing grassroots exploration in Ontario but who are not using the flow-through funding mechanism.						•					Provides grants equivalent to 30 per cent of eligible expenditures, to an annual maximum of \$150,000. Eligible expenses include the costs of geotechnical surveys, sampling, assaying and associated activities.	Ministry of Northern Development and Mines Mines and Minerals Division 880 Bay St., 3rd Floor Toronto, Ont. M5S 1Z8 (416) 965-1062
Ontario Prospectors Assistance Program (OPAP)	Provides grants to prospectors qualified by virtue of experience or training to carry out projects in Ontario.						•					The maximum annual grant of \$10,000 may be used in connection with prospecting activities on claims owned by the prospector or for grassroots reconnaissance activity.	

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
NORTHERN ONTARIO RESOURCE TRANSPORTATION PROGRAM	Private sector access to mineral or forestry resource-based enterprises.						•					<ul style="list-style-type: none">• One-half of actual costs up to \$25,000 per km for all weather roads. Other transportation modes and facilities considered. <p>Eligibility:</p> <ul style="list-style-type: none">• Venture must be in production, or a production decision is imminent.• Evidence of serious intent and viability.• Legal authority to use right-of-way.• Reasonable right of public access.	NORTC Secretary 435 James St. S. Box 5000 Thunder Bay, Ontario P7E 6E3 (807) 475-1585

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
MITT COUNSELLING SERVICE	Business planning, marketing, exporting, advocacy.											Free of charge	Ministry of Industry, Trade and Technology Ontario Government Building 435 James St. S., 3rd Floor Thunder Bay, Ontario P7C 5G6 (807) 475-4088 or 1-800-465-5060 or 199 Larch St., 4th Floor Sudbury, Ontario P3E 5P9 (705) 675-4330 or 1-800-461-1196 or 500 Bay St., 2nd Floor Sault Ste. Marie, Ontario P6A 1X4 (705) 945-8300 or 1-800-461-2287 or 273 Third Ave. Timmins, Ontario P4N 1E2 (705) 264-5393 or 1-800-461-9848 or 147 McIntyre St. W., 2nd Floor North Bay, Ontario P1B 2Y5 (705) 472-9660 or 1-800-461-1687
NEW VENTURES	Term loan, start-up financing.											Up to \$15,000 nego- tiated with major charter bank. Entre- preneur must provide 50% of loan in cash. (Hot Line: 1-800-387-0070)	
UNIVERSITY SMALL BUSINESS CONSULTING SERVICE	Consulting service by business students at Laurentian and Lakehead Universities.											Fee for service.	
TRADE EXPANSION FUND Export Market Assistance	Provides half the cost of marketing research, promotion, or packaging.											Up to \$15,000 for firms with sales of \$100,000 entering a new market area outside Northern Ontario.	

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
DESTINATIONS NORTH Large Scale Tourism Development	Encourage investment in large-scale travel generators.											<ul style="list-style-type: none">• Financing tailored to each project. (Cabinet Approved)• Grants for up to 75% of cost for feasibility study.	Ministry of Tourism and Recreation Suite 302, 1265 Arthur St. E. Thunder Bay, Ontario P7E 6E7 (807) 623-5592 or 1-800-465-6861 or
Capital Construction Assistance	Encourage investment in tourism. Financing up to \$500,000.											Preferred repayment plan. Eligible for up to 50% of approved capital costs up to: - \$100,000 for renovations, - \$200,000 for expansions, - \$500,000 for new facilities.	Dryden (807) 223-2271 Kenora (807) 468-648 Fort Frances (807) 274-3259 or 199 Larch St., 4th Floor Sudbury, Ontario P3E 5P9 (705) 675-4346 or 1-800-461-4004 or 499 Queen St. E., 2nd Floor Sault Ste. Marie, Ontario P6A 1Z9 (705) 942-3751 or 1-800-461-2409 or 22 Wilcox St., 2nd Floor Timmins, Ontario P4N 3K6 (705) 267-7117 or 147 McIntyre St., 2nd Floor North Bay, Ontario P1B 2Y5 (705) 472-0702 or 1-800-461-1569

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
SMALL BUSINESS DEVELOPMENT CORPORATIONS	Venture capital for investment in small business.											<ul style="list-style-type: none">• Business eligibility requirements.• Conditions placed on investments.• Match-up service provided.	Ministry of Revenue SBDC Program 33 King St. W. P.O. Box 625 Oshawa, Ontario L1H 8H9 1-800-263-3792 (in Area Code 807) 1-800-263-3960 (in Area Code 705)
RESOURCE TECHNOLOGY CENTRE	Venture capital for investment in companies that serve the resource industry.											Resource related, Ontario based.	Resource Technology Centre 127 Cedar St. Sudbury, Ontario P3E 1B1 (705) 673-6606 Fax (705) 673-5709
INNOVATION ONTARIO CORPORATION Innovation Fund	A fund to aid in the establishment and growth of new products and technology.											Fund for investment in eligible commercial enterprise.	Innovation Ontario Corporation 56 Wellesley St. W., 7th Floor Toronto, Ontario M7A 2E7 (416) 963-5717
Pre Venture Assistance	Venture capital for companies to bring new technology-based products to market.											Maximum of \$250,000 to start up companies for technology-based products of an innovative nature.	

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
AGRINORTH Land Drainage	Materials and labor for subsurface drainage.				*		*					20% of approved costs up to \$20,000.	Ministry of Agriculture and Food 1899 Lasalle Blvd. Sudbury, Ontario P3A 2A3 (705) 566-1630 or nearest OMAF Agricultural Representative or nearest office of the Ministry of Northern Development and Mines
Forage Production Development	a) Forage storage facilities.											25% of eligible costs up to \$2,000 for construction.	
	b) Intensive pasture management.				*		*					Up to 50% of eligible capital costs up to a \$2,000 maximum.	
Fruit and Vegetable Production Management	a) Storage and post harvest handling facilities.				*		*					Up to 33% of eligible capital costs up to \$20,000 for storage and handling facilities equipment.	
	b) Irrigation and mulch laying equipment.			*	*		*					Up to 50% of capital costs to a \$5,000 maximum for equipment.	
Agrifood Enterprise Development	To encourage agrifood businesses that add value to agricultural products grown in Northern Ontario.				*		*					Up to 50% of eligible capital costs to a \$20,000 maximum. continued . . .	

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
<i>. . . continued</i> New Technology Demonstration	To promote the testing and demonstration of new technology on farms in Northern Ontario.											Up to 50% of eligible costs with a 20% holdback subject to final report.	Ministry of Agriculture and Food 1899 Lasalle Blvd. Sudbury, Ontario P3A 2A3 (705) 566-1630 or nearest OMAF Agricultural Representative or nearest office of the Ministry of Northern Development and Mines
Market Development Activities	To help develop or expand markets for commodities produced in Northern Ontario.											Up to 100% of eligible costs.	
District Development Activities	To promote Northern Ontario agricultural development through local district institutions.											Project must benefit whole agricultural community.	

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
CHAMBERS OF COMMERCE ENERGY MANAGEMENT North Bay District Chamber of Commerce	Local consultants assist commercial building owners and managers to identify energy savings.					●					Free of charge.	P.O. Box 747 North Bay, Ontario P1B 8J8 (705) 472-8480	
North Eastern Ontario Chamber of Commerce						●						916 Algonquin Blvd. E. Timmins, Ontario P4N 7H6 (705) 267-4185	
Sault Ste. Marie Chamber of Commerce						●						360 Great Northern Rd. Sault Ste. Marie, Ontario P6B 4Z7 (705) 949-7152	
Sudbury and District Chamber of Commerce						●						40 Elm St. W. Sudbury, Ontario P3C 1T5 (705) 673-7133	
Thunder Bay Chamber of Commerce						●						857 N. May Street Thunder Bay, Ontario P7C 4Y4 (807) 622-9643	

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
INDUSTRIAL ENERGY SERVICES Energy Analysis	Provide industry with a comprehensive energy evaluation, identifying energy efficient opportunities.										Private sector consultant provides free analysis for industrial plants with annual energy bills in excess of \$50,000.	Ministry of Energy Industrial Energy Services Program 56 Wellesley St. W. 14th Floor Toronto, Ontario M7A 2B7 (416) 965-0763	
Feasibility Analysis	To develop energy efficient opportunities and budget grade information for decision making.										Must have completed an energy analysis. Grant covers 75% of study costs.		
Project Engineering	To prepare finished drawings and specs for installation.										Grant covers 25% of project engineering costs for projects identified in analysis.		
INDUSTRIAL PROCESS APPLICATIONS DEMONSTRATION	Demonstrate proven energy technologies in their first Ontario application. Targetted at selected industries and selected technologies.										Provides up to 20% of eligible costs.	Ministry of Energy Industry Technology Transfer 56 Wellesley St. W. 14th Floor Toronto, Ontario M7A 2B7 (416) 963-0970	

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
NORTHERN ONTARIO WOOD ENERGY	Provides assistance for energy projects using wood or waste wood.											Program provides up to 25% of total capital cost of an approved project.	Ministry of Energy Northern Ontario Wood Energy Program 56 Wellesley St. W., 14th Floor Toronto, Ontario M7A 2B7 (416) 965-5303
SMALL HYDRO ENCOURAGEMENT Site Assessment	Provides assistance to potential site developers.											Program provides up to \$3,000 for engineer- ing assessment. For financial/legal evalua- tion, 50% of costs up to \$5,000.	Ministry of Energy Small Hydro Encouragement Program 56 Wellesley St. W., 14th Floor Toronto, Ontario M7A 2B7 Zenith 80420 (416) 965-6070
Northern Small Hydro	Assistance to business in remote Northern Ontario to displace diesel generation.											Up to 1/3 of eligible costs up to \$70,000 total assistance for small or micro-hydro.	

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
ENERGY FROM WASTE CAPITAL ASSISTANCE	Provides assistance for energy projects using waste fuels, including municipal waste, industrial wood waste and others.											Program provides up to 15% of total capital cost for eligible projects.	Ministry of Energy EFW Program 56 Wellesley St. W., 14th Floor Toronto, Ontario M7A 2B7 (416) 965-5303
ENERSEARCH	Provides assistance for research, development and prototype demonstrations of innovative energy technologies in Ontario.											Program provides up to 50% of eligible costs (maximum contribution of \$500,000 per project).	Ministry of Energy Energy Programs and Technology Division 56 Wellesley St. W., 14th Floor Toronto, Ontario M7A 2B7 (416) 965-1936

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION	
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL						
								Venture Capital	Equity Investment	Debt Financing				
NORTHEAST ENTERPRISE CENTRE	Centre of Entrepreneurship.	•	•	•	•	•						Focus on training, cost recovery and information access.	Northeast Enterprise Centre Canadore College Box 5001 North Bay, Ontario P1B 8K9 (705) 474-7600 or 1-800-461-7340	
	Self Employment Centre.	•	•	•	•	•						Focus on training social assistance recipients to start their own businesses.		
NORTHWEST ENTERPRISE CENTRE	Business management training.	•	•	•	•	•						Cost to business for training.	Northwest Enterprise Centre Confederation College of Applied Arts and Technology P.O. Box 398 Thunder Bay, Ontario P7C 4W1 (807) 475-6392 or 1-800-465-6961	
	Research and development in entrepreneurship.	•	•	•	•	•								
PHYSICAL DISTRIBUTION CONSULTING SERVICE	Assistance for businesses to plan transportation/shipping of products.					•						Consultation is free of charge.	Ministry of Transportation Goods Distribution Systems Office 435 James St. S., 3rd Floor Thunder Bay, Ontario P7C 5G6 (807) 475-SHIP or 1-800-465-5060 or 421 Bay St., 5th Floor Sault Ste. Marie, Ontario P6A 1X3 (705) 942-7447 or 1-800-461-2280	

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
NORTHERN ONTARIO DEVELOPMENT CORPORATION Financing for Industry	Term loans, loan guarantees.										<ul style="list-style-type: none">Loans are part of a total financial package.Competitive and preferred interest rates.	Northern Ontario Development Corporation 435 James St. S., 3rd Floor Thunder Bay, Ontario P7C 5G6 (807) 475-5322 or 1-800-465-5060 199 Larch St., 4th Floor Sudbury, Ontario P3E 5P9 (705) 675-4333 or 1-800-461-1196 Suite 200, 273 Third Ave. Timmins, Ontario P4N 1E2 (705) 264-1323 or 1-800-461-9848 227 2nd St. S., 3rd Floor Kenora, Ontario P9N 1G1 (807) 468-3758 147 McIntyre St. W., 2nd Floor North Bay, Ontario P1B 2Y5 (705) 472-9660 or 1-800-461-1687	
Assistance for Exporters	Establishment of a line of credit.										Up to 90% of invoice value, usually for 180 days, with favorable interest rates.		
Tourism Financing	Term loans.										Up to \$500,000 at attractive interest rates for up to 15 years.		
Counselling Advice												500 Bay St. 2nd Floor Sault Ste. Marie, Ontario P6A 1X3 (705) 965-8311 or 1-800-461-2287 or the nearest office of the Ministry of Industry, Trade and Technology	

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
MUNICIPAL ECONOMIC DEVELOPMENT OFFICES	Assistance to new, existing and prospective small businesses.	•	•	•	•	•							Suite 203 620 Victoria Ave. E. Thunder Bay, Ontario P7C 1A9 (807) 623-4060 Fax: (807) 623-3962
Thunder Bay EDC													
Fort Frances EDC		•	•	•	•	•							Box 38 320 Portage Ave. Fort Frances, Ontario P9A 3M5 (807) 274-5323 Fax: (807) 274-8479
Lake of the Woods EDC		•	•	•	•	•							Box 399 136 Matheson St. S. Kenora, Ontario P9N 3X4 (807) 468-3711 Fax: (807) 468-9374
Dryden EDC		•	•	•	•	•							33B King Street Dryden, Ontario P8N 1B4 (807) 223-4100
continued . . .													

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
. . . <i>continued</i> Ignace EDC	Assistance to new, existing and prospec- tive businesses.											• Free of charge. • Confidential.	Box 690 Ignace, Ontario P0T 1T0 (807) 934-6356 Fax: (807) 934-2864
Marathon EDO													Box 190 Marathon, Ontario P0T 2E0 (807) 229-1340 Fax: (807) 229-1999
Sioux Lookout EDO													Box 158, Town Hall Sioux Lookout, Ontario P0V 2T0 (807) 737-2135
Sault Ste. Marie EDC													99 Foster Dr., 3rd Floor Sault Ste. Marie, Ontario P6A 5X9 (705) 759-5337
Timmins EDC													273 Third Ave. Suite 103 Timmins, Ontario P4N 1E2 (705) 264-0811
Hearst EDC													Box 5000 Hearst, Ontario (705) 362-7355
	<i>continued . . .</i>												

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
<i>. . . continued</i> Department of Economic Development and Tourism Kirkland Lake	Assistance to new, existing and prospec- tive businesses.	•	•	•	•	•						• Free of charge. • Confidential.	Postal Bag 1757 Kirkland Lake, Ontario P2N 3P4 (705) 567-9361 ext. 119
North Bay-Economic Development Division, Dept. of Planning and Development		•	•	•	•	•							Box 360 North Bay, Ontario P1B 8H8 (705) 474-0400
Elliot Lake EDC		•	•	•	•	•							7 Newfoundland Walk Elliot Lake, Ontario P5A 1Z5 (705) 848-9491 or 461-7240
Kapuskasing EDC		•	•	•	•	•							88 Riverside Dr. Kapuskasing, Ontario P5N 1B3 (705) 337-1800
Iroquois Falls EDC		•	•	•	•	•							Box 230, 253 Main St. Iroquois Falls, Ontario P0K 1G0 (705) 232-5452 Fax: (705) 232-4241
Offing Community Development Group (Algoma)	<i>continued . . .</i>	•	•	•		•							1644 Queen St. E. Sault Ste. Marie, Ontario P6A 2G7 (705) 256-8210

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
. . . <i>continued</i> Red Rock, Nipigon, Dorion EDO	Assistance to new, existing and prospec- tive businesses.										• Free of charge. • Confidential.	c/o Municipal Office Box 447, 42 Salls St. Red Rock, Ontario P0T 2P0 (807) 886-2245	
Wawa EDC												4 Broadway Ave. Box 758 Wawa, Ontario P0S 1K0 (705) 856-2878	
Red Lake District EDC												Box 131 Red Lake, Ontario P0V 2M0 (807) 727-3275 Fax: (807) 727-3285	
Armstrong Resources Development Corporation												Box 2000 Armstrong, Ontario P0T 1A0 (807) 583-2080	
Sudbury Regional Development Corporation												Civic Square West Tower 200 Brady St. Sudbury, Ontario P3E 5K3 (705) 673-4161	

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt	Financing		
BUSINESS DEVELOPMENT CENTRES Thunder Bay Ventures	1) Self-Employment Incentive Option provides income support to unemployed workers to start their own business.	•	•	•	•	•		•	•	•		1) \$180/week for 52 weeks for workers qualifying for unemployment insurance or welfare.	1093 Barton St. Thunder Bay, Ontario P7B 5N3 (807) 623-4698
Rainy River BDC	2) Advisory and investment service to small business from the Business Development Centre.	•	•	•	•	•		•	•	•		2) Maximum of \$75,000 to each business venture.	400 Scott St. Fort Frances, Ontario P9A 1H2 (807) 274-3276
Atikokan Economic Development Corporation	3) The Community Initiatives Fund will provide support to unique and innova- tive proposals.	•	•	•	•	•		•	•	•		3) Maximum to firms and individuals is \$50,000.	Box 218, 105 Main St. Voyageur Mall, Lower Level Atikokan, Ontario P0T 1C0 (807) 597-2757 Fax: (807) 597-2726
Chukuni BDC (serves Ear Falls, Red Lake and Golden)	4) Purchase of train- ing option to address training needs not met by other programs. continued . . .	•	•	•	•	•		•	•	•		4) Purchase of courses.	Box 131 Red Lake, Ontario P0V 2M0 (807) 727-3275 or Box 788 Ear Falls, Ontario P0V 1P0 (807) 222-2011

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	FINANCIAL						
							Grants	Venture Capital	Equity Investment	Debt Financing			
. . . <i>continued</i> N.E.C.O. BDC (serves East Nipissing Area)	1) Self-Employment Incentive Option provides income support to unemployed workers to start their own business.	1	1	1	1	1	1	1	1	1	1	1) \$180/week for 52 weeks for workers qualifying for unemployment insurance or welfare.	222 McIntyre St. W. North Bay, Ontario P1B 2Y8 (705) 476-8822
Patricia Region BDC (includes Ignace, Sioux Lookout, Dryden, Vermilion Bay)	2) Advisory and investment service to small business from the Business Development Centre.	1	1	1	1	1	1	1	1	1	1	2) Maximum of \$75,000 to each business venture.	Box 1170 Ignace, Ontario P0T 1T0 (807) 934-2259
North Claybelt BDC (Hearst, Kapuskasing, Cochrane, Timmins, Iroquois Falls, Hornepayne)	3) The Community Initiatives Fund will provide support to unique and innovative proposals.	1	1	1	1	1	1	1	1	1	1	3) Maximum to firms and individuals is \$50,000.	Box 206, 46 Queen St. Lower Level Kapuskasing, Ontario P5N 2Y3 (705) 337-1407
Lake of the Woods Business Investment Corporation	4) Purchase of training option to address training needs not met by other programs.	1	1	1	1	1	1	1	1	1	1	4) Purchase of courses.	136 Matheson St. S. Kenora, Ontario P9N 1T8 (807) 468-6117
Lacloche Manitoulin Business Assistance Corporation		1	1	1	1	1	1	1	1	1	1		Meredith St. Box 130 Gore Bay, Ontario P0P 1H0 (705) 282-3215
Kirkland Lake Economic Development Assistance Corporation	<i>continued</i> . . .	1	1	1	1	1	1	1	1	1	1		23 Government Road Box 128 Kirkland Lake, Ontario P2N 3M6 (705) 567-3331

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
<i>. . . continued</i> Greenstone BDC (Geraldton, Longlac, Nakina)	1) Self-Employment Incentive Option provides income support to unemployed workers to start their own business.										1) \$180/week for 52 weeks for workers qualifying for unemployment insurance or welfare.	Box 480 112 Hamel St. Longlac, Ontario P0T 2A0 (807) 876-2273	
East Algoma SBDC (Thessalon, Elliot Lake, Blind River and area)	2) Advisory and investment service to small business from the Business Development Centre.										2) Maximum of \$75,000 to each business venture.	Box 718 Thessalon, Ontario P0R 1L0 (705) 842-3605	
Parry Sound Area BDC													40 Gibson St. Parry Sound, Ontario P2A 1W9 (705) 746-4455 Fax: (705) 746-4435
Sault Ste. Marie BDC	3) The Community Initiatives Fund will provide support to unique and innova- tive proposals.										3) Maximum to firms and individuals is \$50,000.	673 Queen St. E. Sault Ste. Marie, Ontario P6A 2A6 (705) 942-9000	
South Timiskaming BDC (Haileybury, New Liskeard, Elk Lake and area)	4) Purchase of train- ing option to address training needs not met by other programs.											4) Purchase of courses.	Box 339 Haileybury, Ontario P0J 1K0 (705) 672-5161
Superior North BDC (Terrace Bay, Schreiber, Rossport)		<i>continued . . .</i>											Box 716 13 Simcoe Plaza Terrace Bay, Ontario P0T 2W0 (807) 852-9688

continued . . .

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
. . . <i>continued</i> Superior East BDC (Wawa, Chapleau and area)	1) Self-Employment Incentive Option provides income support to unemployed workers to start their own business.											1) \$180/week for 52 weeks for workers qualifying for unemployment insurance or welfare.	Box 709 Wawa, Ontario P0S 1K0 (705) 856-2878 or 884-2054
Near North Economic Development Association (West Nipissing and part of East Sudbury)	2) Advisory and investment service to small business from the Business Development Centre.											2) Maximum of \$75,000 to each business venture.	Box 457 Sturgeon Falls, Ontario P0H 2G0 (705) 753-4555
	3) The Community Initiatives Fund will provide support to unique and innovative proposals.											3) Maximum to firms and individuals is \$50,000.	
	4) Purchase of training option to address training needs not met by other programs.											4) Purchase of courses.	

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
CHAMBERS OF COMMERCE (Regional Organizations) Canada Opportunities Investment Network (COIN)	Computerized match- ing service for investors and entrepreneurs.											<ul style="list-style-type: none">• \$150 registration fee. One-year listing for entrepreneurs.• \$250 per year for investors.	COIN Ontario Chamber House 2323 Yonge St. Toronto, Ontario M4P 2C9 (416) 482-5225 or 1-800-387-8943
Small Business Sounding Board	Business assistance.											Free of charge.	Sudbury and District Chamber of Commerce 100 Elm St. Sudbury, Ontario P3C 1T5 (705) 673-7133
Small Business Sounding Board	Business assistance.											Free of charge.	Sault Ste. Marie Chamber of Commerce 360 Great Northern Rd. Sault Ste. Marie, Ontario P6B 4Z7 (705) 949-7152

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
INNOVATION NORTH Lakehead University	Provide assistance to innovators to commercialize new products/processes. Product evaluation, strategy development.											Cost for service is variable. Initial contact is free.	Lakehead University 959 Oliver Rd. Thunder Bay, Ontario P7B 5E1 (807) 343-8124
ONTARIO'S TRAINING STRATEGY Ontario Skills Development Ontario Skills	Provides consulting service. Provides incentive funding.											For firms less than 200 employees, 80% of training cost up to \$60,000. For firms greater than 200 employees, 60% of costs up to \$60,000.	Ministry of Skills Development Communications Branch 101 Bloor St. W., 11th Floor Toronto, Ontario M5S 1P7 TRAINING HOT LINE: 1-800-387-5656
Ontario Basic Skills in the Workplace	Workplace oriented basic literacy and mathematics training.											Companies can receive 100% of direct costs of instruction and related administration expenses.	
. . . continued													

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
. . . continued Transitions	Reimburse employers for retraining new employee previously laid off, 45 years or older.											Provides up to \$5,000 training credit per eligible employee.	Ministry of Skills Development Communications Branch 101 Bloor St. W., 11th Floor Toronto, Ontario M5S 1P7 TRAINING HOT LINE: 1-800-387-5656
Access to Training	To broaden training opportunities by removing barriers.											<ul style="list-style-type: none">• Allowances for employees to cover certain expenses.• Innovative training programs.	
Youth Venture Capital	Start-up financing.											Interest-free loans up to \$7,500 for new business for youth, 18 - 24 and recent graduates, 25 - 29.	
Student Venture Capital	Start-up financing.											Interest-free loan up to \$3,000 to start summer businesses for students, 15 years and older, who are returning to full-time studies in the fall. Loan must be paid back by Sept. 30, 1989	
	. . . continued												

ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
<i>... continued</i> Futures	Subsidized job place- ments to provide young people, 15 - 24, with skills training.												Ministry of Skills Development 700 Bay St., 2nd Floor Toronto, Ontario M5G 1Z6 1-800-387-0777

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
INDIAN AND NORTHERN AFFAIRS CANADA Indian Economic Development Fund	Funding and advisory service for the establishment of Indian businesses.			•	•	•				•	Contributions are based on cost- effectiveness of venture. Applicants must have sufficient personal investment and meet established criteria. Loan guarantees are available.	Indian and Northern Affairs Canada WESTERN DISTRICT 905 Victoria Ave. E. Thunder Bay, Ontario P7C 1B3 (807) 623-5273 SUDBURY DISTRICT Regency Gate Mall 1760 Regency St. S. Sudbury, Ontario P3E 3Z8 (705) 522-5100	
Training on the Job Program	Training in full-time jobs for Band members.										Wage subsidies for employers for limited time periods.		
Band Economic Development Officers	Provide assistance and advisory services to new, existing and prospective businesses.	•	•	•	•	•						SIOUX LOOKOUT DISTRICT Box 369 45 Prince St. Sioux Lookout, Ontario P0V 2T0 (807) 737-2800	

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
CANADIAN EXECUTIVE SERVICE ORGANIZATION Canadian Native Program	Provides volunteer consultants to provide advice for Native entrepreneurs.											<ul style="list-style-type: none">• Free or service based on status and ability to pay.• For projects which show a contribution to the community.	CESO Suite 2000 415 Yonge St. Toronto, Ontario M5B 2E7 (416) 596-2376 1-800-387-4428
FIRST NATIONS TECHNICAL INSTITUTE	Provides computer training to Indian and non-Indian users and develops specialized software.											Fee for service.	R.R. #1 Deseronto, Ontario K0K 1X0 (613) 396-2122
INDIAN AGRICULTURAL PROGRAM OF ONTARIO	Assistance to status Indian farmers.											Loans and specialist agricultural services.	Box 100 220 North St., Stirling, Ontario K0K 3E0 (613) 395-5505 Fax: (613) 395-5510
INDIAN ART-I-CRAFTS OF ONTARIO	Promotes native arts and crafts and assists artists and crafts people.												Suite 1522 2 Carlton St. E. Toronto, Ontario M5B 1J3 (416) 977-4442

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
NORTHERN NATIVE SMALL BUSINESS DEVELOPMENT PROGRAM												Grant up to 75% of eligible program costs to a maximum of \$100,000.	Ministry of Citizenship Native Community Branch NORTHWESTERN AREA 1825 E. Arthur St. Thunder Bay, Ontario P7E 3N7 (807) 475-1683 227 Second St. S., 3rd Floor Kenora, Ontario P9N 1G1 (807) 468-5568 Box 613 240 Scott St., 2nd Floor Fort Frances, Ontario P9A 3M9 (807) 274-9732 Box 778 303 Main St. E. Geraldton, Ontario P0T 1M0 (807) 854-0169 34 Front St. E. Sioux Lookout, Ontario P0V 2T0
Capital Costs	Purchase of fixed assets. Cost of construction, acquisi- tion, renovation.											ELIGIBILITY: • Status and non- status Indian, Métis, Inuit as: sole owner; partnership; co- operative; or limited company 51% owned or controlled. • Business must be located in Northern Ontario.	
Start-up Costs	One-time start-up costs and limited incremental costs for expansion, diversifica- tion, modernization of existing business.											Repayable grant up to 75% of eligible program costs to a maximum of \$35,000.	
	... continued												

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	FINANCIAL						
							Grants	Venture Capital	Equity Investment	Debt Financing			
<i>... continued</i> Feasibility Studies	Business-specific studies and plans to determine overall viability of project.	*	*	*	*	*	*					<ul style="list-style-type: none">• Grant.• 75% of eligible costs up to \$30,000.• Franchise purchase eligible for 75% of eligible costs up to \$135,000. Purchase of existing business may be eligible.	<p>NORTHEASTERN AREA 200 Elm St., 4th Floor Sudbury, Ontario P3C 5N3 (705) 675-4349 1-800-461-4027</p> <p>22 Wilcox St., 2nd Floor Timmins, Ontario P4N 3K6 (705) 267-8018</p> <p>Elgin Tower, 3rd Floor 390 Bay St. Sault Ste. Marie, Ontario P6A 1X2 (705) 942-0419</p>
NORTHERN ONTARIO NATIVE TOURISM ASSOCIATION	Provides marketing for member Native tourist outfitters.	*	*	*	*	*						<ul style="list-style-type: none">• Membership fee.• Assists joint ventures between Natives and non-Natives.	<p>1313 Brown St. Thunder Bay, Ontario P7E 2M4 (807) 475-8544 Fax: (807) 475-3046</p>
ONTARIO INDIAN WILD RICE DEVELOPMENT AGENCY	Promotes wild rice industry and markets products for Indian producers.				*								<p>Box 442 Fort Frances, Ontario P9A 3M8 (807) 274-9843 Fax: (807) 274-8761</p>

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
CANADIAN COUNCIL FOR NATIVE BUSINESS Northern Native Internship Program	Develop and enhance managerial and entrepreneurial business skills through an assigned work placement.											Native interns (Status, Non-Status, Métis, Inuit) must be born in Northern Ontario and/or have one year of residency. Northern Ontario host companies must be able to provide training program. CCNB covers 50% of salaries/benefits for one year. Other criteria apply for intern eligibility, host company and eligible costs.	CCNB - Internship Suite 403, 28 N. Cumberland St. Thunder Bay, Ontario P7A 4K9 (807) 345-9988 Fax: (807) 345-8831 CCNB Economic Development Box 132 Suite 405, 777 Bay St. Toronto, Ontario M5G 2C8 (416) 977-0008 Fax: (416) 977-8390
Counselling Assistance for Native Enterprise	Advice and counselling for prospective and existing Native busi- ness organizations.											Consultation is free to all Native enter- prises. Limited number of assignments taken on a contracted cost- recovery basis.	

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
NISHNAWBE-ASKI DEVELOPMENT FUND	To promote and support viable business opportunities in the Nishnawbe-Aski Nation area.		•	•	•	•				•	Membership in the Nishnawbe-Aski Nation. Direct loans and loan guarantees as part of total financial package. Maximum of \$250,000. Proposal must be commercially viable.	Box 252 Thunder Bay, Ontario P7V 4V8 (807) 623-5397 or 1-800-465-6821 Suite 232 119 Pine St. S. Timmins, Ontario P4N 2K3 (705) 268-3940	
INDUSTRY, SCIENCE AND TECHNOLOGY CANADA (ISTC) Small Business Loans	Guaranteed loans for modernization or capital.			•	•					•	Maximum of \$100,000. Preferred rates.	ISTC Northeastern Ontario District Office Suite 407, 30 Cedar St. Sudbury, Ontario P3E 1A4 (705) 671-0711 Northwestern Ontario District Office 710 Victoria Ave. E. Thunder Bay, Ontario P7C 5P7 (807) 623-4436 Northern Regional Office 476 Queen St. E. Sault Ste. Marie, Ontario P6A 1Z5 (705) 942-1327 or 1-800-461-6021	
Defence Industry Productivity Program	For defence-related projects.	•		•	•	•	•			•	Canadian companies, individuals, partnerships, associations, institutions are eligible.		
Program for Export Market Development	To increase Canadian goods and services. continued . . .					•	•			•	Provides for 50% of costs to penetrate new markets.		

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
<i>. . . continued</i>													See ISTC, previous page.
Business Opportunities Sourcing System	Computerized listing of Canadian business.		•									Registration free of charge.	
Native Economic Development Program	To promote viable Native business opportunities.	•		•	•		•				•	Métis, Inuit, Status and Non-Status Indians are eligible. Must be commercially viable.	
Business Services	Information and counselling.		•			•						All businesses are eligible.	
FEDNOR Rural Small Business Program	Grant for small business in rural areas.			•	•		•					For projects from \$15,000 to \$135,000. Provides up to 75% of capital costs to a maximum of \$100,000. Excludes five large municipalities.	FedNor Northeastern Ontario District Office Suite 407 30 Cedar St. Sudbury, Ontario P3E 1A4 (705) 671-0711 or
CORE Industrial Program	Grants for capital costs, studies, consultants and demonstration models, promotion for manufacturing process- ing and aquaculture.	•	•	•	•	•	•					Projects up to \$15 million that are viable and benefit Northern Ontario. <i>continued . . .</i>	Northwestern Ontario District Office 710 Victoria Ave. E. Thunder Bay, Ontario P7C 5P7 (807) 623-4436 or

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
. . . continued FedNor Procurement Initiative	Learning how to sell to the federal govern- ment (bidding proc- edures, etc.).												Head Office Suite 106, Queenscentre 473-477 Queen St. E. Sault Ste. Marie, Ontario P6A 1Z5 (705) 942-1327 1-800-461-6021
Loan Insurance Program	Insures up to 85% of loan amount to eligible businesses.											<ul style="list-style-type: none">• Loan amount insured must be between \$100,000 to \$15 million.• Term does not exceed 15 years.• Loan applies only to capital costs.	

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
INDUSTRIAL RESEARCH ASSISTANCE PROGRAM (IRAP) Industrial Technology Advisors (IRAP-C)	Technical counselling and technology transfer to manufac- turing, service and construction firms.											<ul style="list-style-type: none">• No charge.• Confidential.	National Research Council Canada IRAP Innovation North Lakehead University Thunder Bay, Ontario P7B 5E1 (807) 343-8124
Science/Engineering Students (IRAP-H)	Contribution to salary for work term.											For firms up to 200 employees, maximum 85% of salary.	IRAP Engineering Technology Dept. Sault College P.O. Box 60 443 Northern Ave. E. Sault Ste. Marie, Ontario P6A 5L3 (705) 759-6774
Testing/Consulting (IRAP-L)	Contribution to cost of outside testing, lab or consultant.											For firms up to 200 employees, maximum \$12,000 cost and 65% contribution.	IRAP Resource Technology Centre 127 Cedar St. Sudbury, Ontario P3E 1B1 (705) 673-6606
Small Research and Development Project (IRAP-M)	Contribution to cost of technical manpower for project.											For firms up to 200 employees, maximum \$100,000 contribution.	IRAP Northland Engineering (1987) Ltd. 528 Cassells St. North Bay, Ontario P1B 3Z7 (705) 474-2720
Large Research and Development Project (IRAP-R)	Contribution to cost of transferring tech- nology from university and government labs to a business.											Contribution approxi- mately 50% of total cost.	

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
EXTERNAL AFFAIRS Technology Inflow Program	Accessing technology from foreign sources. Contribution to travel costs.											For firms up to 200 employees.	See National Research Council
CANADIAN EXPLORATION INCENTIVE PROGRAM	To assist junior mining companies in raising equity by issuing flow-through shares.											Principal-business corporations which incur eligible exploration expenses pursuant to an agreement are eligible. Incentive equals 30% of eligible exploration expenses to a maximum expense limit of \$10 million of eligible expenses.	Energy Mines and Resources Canada BDR Building 6 Tweedsmuir Road Kirkland Lake, Ontario P2N 1H9 (705) 567-9217

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity	Investment	Debt Financing		
FEDERAL BUSINESS DEVELOPMENT BANK Financial Assistance	<ul style="list-style-type: none">• Term loans.• Guarantees.• Equity financing.											Loans and guarantees secured by fixed assets, repayment matched to cash flow. Share purchases of high growth businesses.	Federal Business Development Bank P.O. Box 878, Stn. F 905 Victoria Ave. E. Thunder Bay, Ontario P7C 1B3 (807) 623-2745 or
Counselling Assistance for Small Enterprises (CASE)	Business counselling to prospective and existing businesses utilizing retired, successful business people as counsellors.											Assignments are defined, priced and contracted with the client in advance.	P.O. Box 820 1 Elm St. E. Sudbury, Ontario P3C 1R6 (705) 674-8347 or Suite 100, 405 Queen St. E. Sault Ste. Marie, Ontario P6A 1Z5 (705) 949-3680 or 83 Algonquin Blvd. W. Timmins, Ontario P4N 2R4 (705) 267-6416
Information Programs i) Automated Information for Management (AIM) ii) Publications	<p>i) Computerized database to access government programs.</p> <p>ii) Business-related resource library.</p> <p><i>continued . . .</i></p>											<p>i) No charge.</p> <p>ii) Available at no charge or publisher's cost.</p>	

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
<i>. . . continued</i> Training Programs	Seminars and work- shops on business management topics including book- keeping, time management, etc.											Publicly promoted, registration fee, customized sessions are available to groups (business associations, etc.).	P.O. Box 925 205 Main St. North Bay, Ontario P1B 8K1 (705) 476-4123 or Suite 203 301 First Ave. S. P.O. Box 259 Kenora, Ontario P9N 3X3 (807) 468-5575
INDUSTRIAL ADJUSTMENT SERVICE	Provides for the establishment of Joint Consultative Com- mittees between employers and employees to solve problems for the common good.											Provides contribution toward the committee costs, consultants or researchers.	Employment and Immigration Canada 130 South Syndicate Ave. 3rd Floor Thunder Bay, Ontario P7E 1C7 (807) 623-5077 Suite 503 128 Larch St. Sudbury, Ontario P3E 5J8 (705) 671-0670

ASSISTANCE FOR ENTREPRENEURS IN NORTHERN ONTARIO

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
CANADA EMPLOYMENT CENTRE Job Development	Assists employers expanding their work- force through cost- shared training and work experience for new staff.											Up to 60% of wages and \$8 per hour of training for the long- term unemployed.	Employment and Immigration Canada Canada Employment Centre Suite 201 Lakewood Centre 344 - 2nd St. S. Kenora, Ontario P9N 1G5 (807) 468-8936
Unemployment Insurance Job Creation	Provide U.I. recipients with short-term employment on non- production project- type activities.											Up to 1/3 contribution toward the overall cost of job creation projects hiring three or more participants.	Box 2400 390 Bay St. Sault Ste. Marie, Ontario P6A 5N9 (705) 254-5101
Skill Investment (Retraining Option)	Training/retraining of workers facing change of employment due to technological or market change.											Up to 60% wage subsidy for off-the-job training and up to 25% wage subsidy for on-the-job training.	Suite 204 New Sudbury Shopping Centre 1349 LaSalle Blvd. Sudbury, Ontario P3A 1Z2 (705) 675-0730
Skill Shortages (Workplace-Based Training Option)	Training in areas of current or anticipated skill shortages.											Up to 60% wage subsidy for off-the-job training and up to 25% wage subsidy for on-the-job training in "designated occupations."	130 S. Syndicate Ave. 3rd Floor Thunder Bay, Ontario P7E 1C7 (807) 623-2731
	continued . . .												

**ASSISTANCE FOR
ENTREPRENEURS IN
NORTHERN ONTARIO**

PROGRAM NAME & COMPONENTS	COMPONENT DESCRIPTION	TYPE OF ASSISTANCE										TERMS/ CONDITIONS	CONTACTS FOR FURTHER INFORMATION
		Feasibility Studies	Business Planning	Business Start-up	Expansion Improvement	Advisory Services	Grants	FINANCIAL					
								Venture Capital	Equity Investment	Debt Financing			
<i>. . . continued</i> Summer Employment/ Experience Development (SEED)	To provide incremental career or study- related practical work experience to in- school youth during the summer.											50% wage subsidy (\$3 per hour maxi- mum) to employers creating new jobs for students.	Suite 404, 273 Third Ave. Timmins, Ontario P4N 1E2 (705) 267-7107 101 Worthington St. E. North Bay, Ontario P1B 1G5 (705) 472-3700

Northern Development Offices*

Atikokan	(807) 597-2701	Mindemoya	(705) 377-5396
123 Marks Street		King & Young Streets	
Blind River	(705) 356-2226	Moosonee	(705) 336-2991
13 Lawton Street		Main Street	
Chapleau	(705) 864-1515	New Liskeard	(705) 647-7391
31 Birch Street East		310 Whitewood Ave.	
Cochrane	(705) 272-4274	Nipigon	(807) 887-3230
161 Sixth Avenue		16 Front Street	
Dryden	(807) 223-5231	North Bay	(705) 472-3911
34A King Street		267 Main Street West	
Elliot Lake	(705) 848-7133	Parry Sound	(705) 746-4296
10 Brunswick Walk		70 Church Street	
Espanola	(705) 869-1532	Rainy River	(807) 852-3287
Espanola Shopping Mall		408 Atwood Avenue	
Hwy. 6 South		Red Lake	(807) 727-2870
Fort Frances	(807) 274-5329	242 Howey Street	
529 Mowat Avenue		Sault Ste. Marie	(705) 942-0100
Geraldton	(807) 854-0266	421 Bay Street	
305 Main Street		Sioux Lookout	(807) 737-1318
Hearst	(705) 362-4358	42 King Street	
904 George Street		Sturgeon Falls	(705) 753-2900
Ignace	(807) 934-2260	191 Main Street	
100 Main Street		Sudbury	(705) 675-4441
Iroquois Falls	(705) 232-4001	200 Brady Street	
253 Ambridge Drive		Thunder Bay	(807) 475-1425
Kapuskasing	(705) 335-6008	428 E. Victoria Ave.	
Model City Mall		Timmins	(705) 267-1401
Kenora	(807) 468-5548	83 Wilson Avenue	
12 Main Street South		Wawa	(705) 856-2354
Kirkland Lake	(705) 567-3291	27 Gold Street	
32A Prospect Avenue			
Marathon	(807) 229-1153		
Peninsula Bulding			

*Ask the operator for Zenith 33160 to reach your local Northern Development Office free of charge.

Agencies who wish to provide additional program information, new entries or changes in future editions may contact:

The Business Guide
Ministry of Northern Development and Mines
Northern Development and Transportation Division

P.O. Box 5000
435 James Street S.
Thunder Bay, Ontario
P7E 6E3

(807) 475-1585
Fax: (807) 475-7863

Bag 3000
200 Brady Street
Sudbury, Ontario
P3A 5W2
(705) 675-4441
Fax: (705) 675-2313

— NOTES —

— NOTES —



3 1761 11547912 3